



NEWS RELEASE

Comptroller of the Currency
Administrator of National Banks

NR 2001-104

FOR IMMEDIATE RELEASE

Date: December 14, 2001

Contact: Pam Douglas

(202) 874-4700

OCC Releases CRA Evaluations For 19 National Banks

WASHINGTON, DC -- The Office of the Comptroller of the Currency (OCC) today released a list of Community Reinvestment Act (CRA) performance evaluations that became public during the period of November 15 through December 14, 2001. The list contains only national banks and insured federal branches of foreign banks that have received ratings. The possible ratings are outstanding, satisfactory, needs to improve, and substantial noncompliance.

Of the 19 evaluations made public this month, 2 were **outstanding**, 17 were **satisfactory**. None were **needs to improve**. None were **substantial noncompliance**. Evaluations are available from links on <http://www.occ.treas.gov/cra/dec01.htm>. The OCC's World Wide Web site (<http://www.occ.treas.gov>) also offers access to a searchable list of all public CRA evaluations (<http://www.occ.treas.gov/cra/crasrch.htm>). Paper copies of the actual evaluations may be obtained by e-mail request to FOIA-PA@ occ.treas.gov or from: Office of the Comptroller of the Currency, Public Information Room, Mailstop 1-5, Washington, DC 20219. When requests are made electronically, remember to include your postal mail address. Facsimile requests may be sent to (202) 874-4448.

This month's list of ratings is attached.

###

The OCC charters, regulates and examines approximately 2,200 national banks and 52 federal branches of foreign banks in the U.S., accounting for more than 54 percent of the nation's banking assets. Its mission is to ensure a safe and sound and competitive national banking system that supports the citizens, communities and economy of the United States.

CRA Evaluations by State

Bank Name	Address	City	Summary Evaluation	Eval. Date	Exam Procedures
AR					
First National Bank of Izard County	2005 Highway 56	Calico Rock	Satisfactory	8/13/01	Small Bank
First National Bank of Howard County	Third and Main Streets	Dierks	Satisfactory	5/21/01	Small Bank
CO					
First National Ban of Colorado Springs	4328 Edison Avenue	Colorado Springs	Satisfactory	9/4/01	Small Bank
FL					
Bankers Trust Company of Florida, N.A.	350 Royal Palm Way	Palm Beach	Satisfactory	8/6/01	Wholesale Bank
GA					
nBank, National Association	1731 North Elm Street	Commerce	Outstanding	6/4/01	Small Bank
IA					
Southeast National Bank	2036 East River Drive	Davenport	Satisfactory	8/7/01	Small Bank
IL					
Resource Bank, N.A.	555 Bethany Road	DeKalb	Satisfactory	7/2/01	Small Bank
First Eagle National Bank	1040 West Lake Street	Hanover Park	Satisfactory	8/20/01	Small Bank
KS					
The First National Bank of Beloit	101 E. Main	Beloit	Satisfactory	8/6/01	Small Bank
Community National Bank	210 Main Street	Seneca	Outstanding	9/17/01	Small Bank
KY					
Community Trust Bank, N.A.	346 North Mayo Trail	Pikeville	Satisfactory	5/7/01	Large Bank
MN					
First National Bank of Moose Lake	400 Elm Avenue	Moose Lake	Satisfactory	7/30/01	Small Bank
MO					
Old Missouri National Bank	1535 West Sunshine Street	Springfield	Satisfactory	8/13/01	Small Bank
NE					
The First National Bank of Bancroft	301 Main Street	Bancroft	Satisfactory	8/27/01	Small Bank

CRA Evaluations by State

Bank Name	Address	City	Summary Evaluation	Eval. Date	Exam Procedures
OH					
Commerce National Bank	100 E. Wilson Bridge Road	Worthington	Satisfactory	7/16/01	Small Bank
OK					
Local Oklahoma Bank, N.A.	3601 N.W., 63rd Street	Oklahoma City	Satisfactory	8/6/01	Large Bank
PA					
Swineford National Bank	227 East Main Street	Middleburg	Satisfactory	7/16/01	Large Bank
TX					
First National Bank in Cameron	102 North Houston Street	Cameron	Satisfactory	9/15/01	Small Bank
Texas Gulf Bank, N.A.	200 W. Second Street	Freeport	Satisfactory	8/27/01	Small Bank